

Peace of Mind for Life's "What ifs"

Critical Illness Insurance



Medical insurance doesn't usually cover everything. What happens if you need money for copays, deductibles or other expenses while you're sick?

You can't predict cancer, a heart attack or a newborn's spina bifida. But you can do something to prepare for the out-of-pocket expenses that come with being very ill.

Critical Illness insurance

- Helps with out-of-pocket costs from a covered illness
- Pays you or a covered family member, not medical providers
- Can help with whatever costs you decide — like groceries, child care or other expenses
- Covers a variety of illnesses, including heart attack, cancer and stroke

Key Features of Critical Illness insurance

- Full guarantee issue
- Children automatically covered at 50% of the employee's amount
- \$50 Health Maintenance Screening Benefit

Insurance in Action

Cancer²

Dave beat cancer, but there were many costs his medical insurance didn't cover. He had to pay his health plan's coinsurance for chemotherapy treatments and copays for doctor visits. Plus, his wife missed work to help care for him, which meant a loss of income.

Fortunately, Dave's **Critical Illness** insurance helped shield his family's finances during treatment.

Dave used his Critical Illness benefit to help cover:

- Medical insurance deductible
- Doctor visit copays
- Out-of-pocket expenses for six months, including hair prosthetics
- Alternative treatments and diets not covered by her medical plan
- Transportation to medical appointments and treatments
- Lodging near treatment facility
- Wife's lost wages

A serious illness shouldn't make your bank account sick.

Contact CPFIT at 888-550-5000 to learn how to enroll in Critical Illness insurance.

¹ Critical Illness insurance is called Specified Disease insurance in the state of Vermont.

² Examples are for illustrative purposes. Eligibility for benefits and amounts shown in this example may vary from any policy your employer may offer and may vary based upon your individual circumstances, policy definitions, waiting periods, exclusions and limitations.

For more detailed plan information, please refer to the plan certificate of coverage.